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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kyahna	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Works Last name	Last name
Daine a communications	Last name	Lastriaine
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	wilddie name	Middle Harrie
maiden names.	Last name	Last name
	First name	First name
	N.C. I. II.	NC-LII.
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 5366	xxx - xx-
of your Social Security number or		
federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Kyahna First Name	Works Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	40005 01. 15. 4	If Debtor 2 lives at a different address:
	10335 S Indiana Ave Number Street	Number Street
	Chicago Illinois 60628 City State Zip Code	City State Zip Code
	Cook	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kyahna		Works	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	ise		
 The chapter of the Bankruptcy Code you are choosing to file under 		lescription of each, see <i>Notice Req</i> oll)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about he cashier's check, or may pay with a cred I need to pay the feal Individuals to Pay Y I request that my feal in the official poverty I you choose this options.	how you may pay. Typically, if you money order. If your attorney is so lit card or check with a pre-printer ee in installments. If you choose your Filing Fee in Installments (Coee be waived (You may request not required to, waive your fee, and line that applies to your family si	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	rd obtained an eviction judgment a line 12. t <i>Initial Statement About an Eviction</i> ankruptcy petition.		of You (Form 101A) and file it with

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kyahna Works Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Works Debtor 1 Kvahna Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kyahna Works Signature of Debtor 1 Signature of Debtor 2 Executed on __4/23/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kyahna		Works	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	4/23/2018
	Signature of Attorney	****	MI	M / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nnuo.		
	Street	anue .		
	Guddi			
	Chicago		Illinois	60643
	City		State	Zip Code
	,			•
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kyahna		Works
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	Ф0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,000.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$35,295.00
Your total liabilities	\$35,295.00
Part 3: Summarize Your Income and Expenses	
ate. Cammarillo Four moome and Exponent	
4. Schedule I: Your Income (Official Form 106I)	\$1,829.78
Copy your combined monthly income from line 12 of Schedule I	
. Schedule J: Your Expenses (Official Form 106J)	¢1 654 00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,654.00

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Deb	tor 1 Kyahna		Works	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Ques	tions for Administrat	ive and Statistical Records		
6. A	re you filing for bankruptcy ເ	ınder Chapters 7, 11, o	r 13?		
	_	port on this part of the fo	rm. Check this box and submit this	form to the court with your other s	chedules.
Ŀ	Yes.				
7. W	/hat kind of debt do you have	?			
Ŀ			mer debts are those incurred by an fill out lines 8-10 for statistical purp		
	Your debts are not prima this form to the court with		ou have nothing to report on this pa	rt of the form. Check this box and s	submit
	From the Statement of Your Form 122A-1 Line 11; OR , For		e: Copy your total current monthly orm 122C-1 Line 14.	income from Official	\$1,694.18
9.	Copy the following special	categories of claims fro	m Part 4, line 6 of Schedule E/F:		
	From Part 4 on Schedule E/	F, copy the following:		Total claim	
	9a. Domestic support obligati	ons (Copy line 6a.)		\$0.00	-
	9b. Taxes and certain other de	ebts you owe the governi	ment. (Copy line 6b.)	\$0.00	<u>-</u>
	9c. Claims for death or person	nal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	-
	9d. Student loans. (Copy line	6f.)		\$0.00	-
	9e. Obligations arising out of priority claims. (Copy line 6g.)	a separation agreement o	r divorce that you did not report as	\$0.00	-
	9f. Debts to pension or profit-	sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	-

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify your case:			
Debtor 1	Kyahna	Works		
Debtor 2	First Name Middle N	lame Last Name		
(Spouse, if fi	First Name Middle N	lame Last Name		
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois (State)		
Case num (If known)	nber	(State)		
Officia	al Form 106A/B			Check if this is an amended filing
Sche	dule A/B: Property			12/1
category responsib write your	where you think it fits best. Be as complete a le for supplying correct information. If more s name and case number (if known). Answer e	st an asset only once. If an asset fits in more the nd accurate as possible. If two married people a pace is needed, attach a separate sheet to this very question. 1d, or Other Real Estate You Own or Have	are filing together, both a form. On the top of any a	are equally
	•			
1. Do you	u own or have any legal or equitable interest in No. Go to Part 2 Yes. Where is the property?	in any residence, building, land, or similar prope	erty?	
1.1	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Number Street	Manufactured or mobile home Land Investment property Timeshare	entire property? Describe the nature of interest (such as fee sthe entireties, or a life.)	simple, tenancy by
	City State Zip Code	Other Who has an interest in the property? Check	Check if this is co	ommunity property
		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this iproperty identification number:	tem, such as local	
If you	own or have more than one, list here:	property identification number.		
1.2	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this i property identification number:	(see instructions)	ommunity property

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Debtor 1			Works	_ Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or ot		That is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	oply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	-	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			The has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another information you wish to add altroperty identification number:	ther	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	•	ll of your entries from Part 1, includere. 	ling any entrie	s for pages	
Do you ow you own t	hat someone else drives. If yans, trucks, tractors, sport ut	equitable interest you lease a vehicle, a	in any vehicles, whether they are realso report it on Schedule G: Executory ycles	-	-	
3.1	s Make Model: Year:	Chevrolet Malibu 2010	Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2010 Chevrolet Malibu	100000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p		Current value of the entire property? \$4125.00	Current value of the portion you own? \$4125.00
3.2	Make Model: Year:		instructions) Who has an interest in the proper one. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p instructions)		Current value of the entire property?	Current value of the portion you own?

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ebtor 1	Kyahna First Name	Middle Name	Works Last Name	Case number	er (if known)	
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 of	only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto Check if this is communinstructions)			
3.4	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 of	only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto Check if this is commu			
Exa	mples: Boats, trailers, motors	•	er recreational vehicles, other t, fishing vessels, snowmobiles,	•		
		•	er recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule L</i>
Exa	mples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule D</i>
Exa	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessories property? Check only ors and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Laims Secured by Property. Current value of the
4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor Check if this is communication.	property? Check only ors and another unity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule Laims Secured by Property. Current value of the
4.1	Make Model: Other information: Make Model: Make Model: Model: Make Model: Model: Model: Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor 1 only Check if this is communinstructions) Who has an interest in the one.	e property? Check only ors and another unity property (see e property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule Enims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule E

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Ring \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$875.00 for Part 3. Write that number here

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Debit Card, Walmart \$0.00 17.7. Other financial account: \$0.00 Employer Work Card (Paycor) 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Kyahna		Works	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	es, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.), thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	-		
		Prepaid rent:	-		
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Kyahna First Name	Works	Case number (if known)	
0.4		Middle Name Last Name		
24.	26 U.S.C. §§ 530(b)(1), 529A	RA, in an account in a qualified ABLE program, or ur A(b), and 529(b)(1).	nder a qualified state tuition program.	
	No Institution nam	ne and description. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts equitable or future i	interests in property (other than anything listed in li	ine 1) and rights or nowers	
20.	exercisable for your benefit		ino 1, and rights of powers	
	Yes. Describe			
26.		—— marks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing ag		
	✓ No Yes. Describe			
27.	Licenses, franchises, and o Examples: Building permits, e	other general intangibles exclusive licenses, cooperative association holdings, lique	or licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ney or property owed to y	ou?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to y Tax refunds owed to you	rou?		portion you own? Do not deduct secured
		ou?		portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific informa	tion	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the	ition ng whether returns	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific informa about them, includir you already filed the and the tax years	ition ng whether returns		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump st	ition ng whether returns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support	ution ng whether returns um alimony, spousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so	ution ng whether returns um alimony, spousal support, child support, maintenance	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so	ution ng whether returns um alimony, spousal support, child support, maintenance	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so	ution ng whether returns um alimony, spousal support, child support, maintenance	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so ✓ No Yes. Give specific informa	tion ng whether returns um alimony, spousal support, child support, maintenand tion	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so ✓ No Yes. Give specific informa Other amounts someone ow Examples: Unpaid wages, disa	tion ng whether returns um alimony, spousal support, child support, maintenand tion	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so ✓ No Yes. Give specific informa Other amounts someone ow Examples: Unpaid wages, disa	tion ng whether returns um alimony, spousal support, child support, maintenance tion	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific informa about them, includir you already filed the and the tax years Family support Examples: Past due or lump so ✓ No Yes. Give specific informat Other amounts someone ow Examples: Unpaid wages, disa Social Security bendance.	tion ng whether returns um alimony, spousal support, child support, maintenance tion	State: Local: Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Kyahna		Works	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
	No Yes. Describe	one has died.			
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including countered	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries fo		
Part	5. Describe Any B	usinass_Palatad Pro	nerty You Own or Have an li	nterest In. List any real estate in Pa	+1
	_				(1)
37.	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable in	terest in any business-related pr		Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable	or commissions you alr	eady earned		or exemptions
	✓ No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Kyahna		umber (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	_			
	-			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnersh	ips or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them		_	
43.	Customer lists, mailing	lists, or other compilations		
	—	•		
	✓ No		١٥.	
	Yes. Do your lists if	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No			
	Yes. Desc	ribe		
	Ш			
44.	Any business-related	property you did not already list		
	✓ No			
				-
	Yes. Give specific information			
				-
				-
		ll of your entries from Part 5, including any entries for pages you have		
for Pa	art 5. Write that numbe	r here		
	Describe Any Fa	arm- and Commercial Fishing-Related Property You Own or I	lave an Interest In	
Part	If you own or have an	interest in farmland, list it in Part 1.	iavo an intoroot iii	
46		ny legal or equitable interest in any farm- or commercial fishing-relate	d managed of	
46.	Do you own or have a	ny legal or equitable interest in any larm- or commercial lishing-relate		urrent value of the
	✓ No. Go to Part 7.			ortion you own?
	Yes. Go to line 47.			o not deduct secured claims
			O	r exemptions
47.	Farm animals	author favor mined field		
	Examples: Livestock, p	DUITRY, TARTTI-RAISED TISN		
	✓ No			
	Yes. Describe			

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Debt	or 1 Kyahna First Name		/orks	Case number (if known)	
48.	Crops-either growing of		ast iveine		
	√ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
E 1	Any form and common	 rcial fishing-related property you did n	ot already list		
51.		rcial lishing-related property you did it	iot aiready list		
	✓ No Yes. Describe				
				[
		l of your entries from Part 6, including here			
				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	ot List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No	s, country due membership			
	Yes. Give specific				
	information				
54. Ad	dd the dollar value of al	I of your entries from Part 7. Write tha	it number here		>
		en la proposición de la companya de			
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56 m	part 2 total vehicles, lin	e 5			
		d household items, line 15	\$4125.00		
	art 4: Total financial as		\$875.00		
	Part 5: Total business-re				
	Part 7: Total other prop	ishing-related property, line 52			
∪∠. I	otai personai property.	Add lines 56 through 61.	\$5000.00	Copy personal property total	+ \$5000.00
					\$5000.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			*************************************

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			Docu	ment Page 20 of 7	76	
Fill	in this inform	nation to identify your ca	se:			
Deb	otor 1	Kyahna		Works		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern D	vistrict of Illinois (State)		
	se number nown)			(State)		
Of	fficial	Form 106C			I	Check if this is a amended filing
Sc	hedule	e C: The Prope	erty You Claim a	s Exempt		04/1
For stat the tax-und you	exempt. If r itional pag each iten te a specif amount o exempt r der a law t r exempti tt 1: Iden Which set	more space is needed, ges, write your name and of property you clair fic dollar amount as eaf any applicable statuetirement funds—may hat limits the exemption would be limited to tify the Property You are claiming state and fectors.	fill out and attach to this and case number (if known as exempt, you must seempt. Alternatively, you tory limit. Some exempt y be unlimited in dollar as on to a particular dollar of the applicable statutor. Claim as Exempt Claiming? Check one only, exercise.	page as many copies of <i>Par</i> .). specify the amount of the equipment of the equipment of the equipment of the equipment of the equipment. However, if you claumount. However, if you claumount and the value of the equipment of th	exemption you on the second of	rce, list the property that you claim Page as necessary. On the top of any claim. One way of doing so is to ne property being exempted up to is to receive certain benefits, and on of 100% of fair market value letermined to exceed that amount
2.	For any p	roperty you list on Sched	ule A/B that you claim as e	xempt, fill in the information b	elow.	
		cription of the property a chedule A/B that lists this		Amount of the exemption you Check only one box for each each		Specific laws that allow exemption
	Brief					735 ILCS 5/12-1001(b)
	description	1:	\$300.00	\$300.00	ı	
	Bed Line from Schedule	<i>4∕B:</i> 06		100% of fair market valuapplicable statutory limit		
	Brief	<u> </u>				735 ILCS 5/12-1001(a)
	Line from	Used Clothing	\$100.00	\$100.00 100% of fair market valuapplicable statutory limit	ie, up to any	
3.	(Subject to	laiming a homestead exe a adjustment on 4/01/19 au	, ,		adjustment.)	

No

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: \checkmark \$400.00 Cell phone, TV 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$4,125.00 5/12-1001(b) description: **✓** \$2,400.00; \$1,725.00 Chevrolet Malibu, 2010, 100% of fair market value, up to any 2010 Chevrolet Malibu applicable statutory limit Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) \$0.00 description: $\overline{}$ \$0 Other financial account, 100% of fair market value, up to any Debit Card, Walmart applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$75.00 description: $\overline{}$ \$75.00 Ring 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0

100% of fair market value, up to any

applicable statutory limit

Other financial account,

17

Employer Work Card

(Paycor)
Line from
Schedule A/B:

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				3.			
Fill in t	this inforr	mation to identify your c	ase:				
Debtor	r 1	Kyahna		Works			
		First Name	Middle Name	Last Name			
Debtor							
(Spouse	e, if filing)	First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
(If known	number n)						
Offi	cial I	Form 106D			_		Check if this is an amended filing
Sch	nedu	le D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more s	pace is r			e are filing together, both are eq nber the entries, and attach it to			
1. D	o any c	reditors have claims s	secured by your proper	ty?			
Ī.	No. C	heck this box and sub-	mit this form to the court	with your other schedules. You ha	ve nothing else to repo	rt on this form.	
Ē	Yes. I	Fill in all of the information	on below.				
Part 1	: List A	All Secured Claims					
fc	or each cla	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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FIII	n this infori	mation to identify your c	ase:					
Deb	tor 1	Kyahna		Works				
		First Name	Middle Name	Last Name				
	tor 2	=						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	e number			(State)				
(If kn		-						
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	chedu	ıle E/F: Cre	ditors Who	Have Unsec	cured Claims			12/15
Form clain the e knov	n 106Å/B) a ns that are entries in t vn).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	xpired Leases (Official Fo Secured by Property. If r	Also list executory contracts orm 106G). Do not include a nore space is needed, copy op of any additional pages, v	ny credito the Part y	rs with partia ou need, fill i	ally secured t out, number
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	✓ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts, ling to the creditor's name. particular claim, list the othe		both priority	y and nonprio	rity amounts.
						Total	Priority	Nonpriority
						claim	amount	amount

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AMERICAN CREDIT ACCEPT 4.1 \$8,297.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2016 961 E MAIN ST Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **SPARTANBURG** South Carolina 29302 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ 055 Automobile Is the claim subject to offset? No Yes **CHRYSLER Capital** \$8.563.00 Last 4 digits of account number 1000 Nonpriority Creditor's Name When was the debt incurred? 12/2013 PO BOX 961275 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated FORT WORTH 76161 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ 072 Automobile Is the claim subject to offset? **✓** No Yes City of Chicago - Dep't of Revenue \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **V** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking and Red Light Tickets Is the claim subject to offset? Offici Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CONVERGENT OUTSOURCING	Last 4 digits of account number 1672	\$143.00
	Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200	When was the debt incurred? 2/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Houston Texas 77043	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: Other. Specify COMCAST	
	Yes		
4.5	CRD PRT ASSO	Last 4 digits of account number 9572	\$1,417.00
	Nonpriority Creditor's Name 13355 NOEL ROAD#	When was the debt incurred? 9/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		= *	
	DALLAS Texas 75240	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts 001 Collection; Collecting for	
	Is the claim subject to offset?	ORIGINAL CREDITOR: 10 COMMONWEALTH EDISON	
	✓ No	Other. SpecifyCOMPANY	
	Yes		
4.6	CREDITORS DISCOUNT & A	Last 4 digits of account number 4821	\$1,444.00
	Nonpriority Creditor's Name 415 E MAIN ST	When was the debt incurred? 5/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts 001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: MEDICAL	
	Yes	Other. Specify PAYMENT DATA	

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street	Last 4 digits of account number 0402 When was the debt incurred? 5/2015 As of the date you file, the claim is: Check all that apply.	\$458.00
	STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Onl Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	
4.8	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 9/2015 When was the debt incurred? 9/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	\$324.00
4.9	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 4957 When was the debt incurred? 6/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$306.00

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Works Debtor 1 Kyahna _____ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDITORS DISCOUNT & A 4.10 \$204.00 — Last 4 digits of account number 6179 Nonpriority Creditor's Name

	415 E MAIN ST	When was the debt incurred? 7/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	···	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	Ottlet. OpenityTATMENT DATA	
4.11	Great American Finance	- Last 4 digits of account number 9286 —	\$0.00
· <u></u>	Nonpriority Creditor's Name 20 N Wacker Dr, Ste 2275	When was the debt incurred? 4/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60606	Contingent	
	City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify 024 InstallmentLoan	
	<u>✓</u> No		
	Yes		
4.12	HARRIS Nanpriority Creditoria Nama	Last 4 digits of account number 0910	\$252.00
	Nonpriority Creditor's Name 111 WEST JACKSON BOULEVARD SUITE 400	When was the debt incurred? 2/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60604	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
	✓ No	— Other. Specify ORIGINAL CREDITOR: MEDICAL	
	Yes		

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 IL Tollway \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify **Tollway Violations** Is the claim subject to offset? No Ⅵ Yes 4.14 MBB \$593.00 Last 4 digits of account number _ 7360 Nonpriority Creditor's Name When was the debt incurred? 6/2014 1550 N NORTWEST HWY STE 403 Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Illinois Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes RENT RECOVER \$595.00 Last 4 digits of account number 2741 Nonpriority Creditor's Name When was the debt incurred? 220 Gerry Drive 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wood Dale 60191 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **V**

✓ No

Other. Specify

ORIGINAL CREDITOR: 09

BISHOP PARK APARTMENTS

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SOURCE RECEIVABLES MNG 4.16 \$1,660.00 Last 4 digits of account number 3603 Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 4/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **GREENSBORO** North Carolina 27407 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT Is the claim subject to offset? No ◪ ☐ Yes SUNRISE CREDIT SERVICE \$839.00 Last 4 digits of account number 3892 Nonpriority Creditor's Name When was the debt incurred? 11/2016 234 AIRPORT PLAZA BLVD S Street As of the date you file, the claim is: Check all that apply. Contingent **FARMINGDALE** New York 11735 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V**

Other. Specify

ORIGINAL CREDITOR: T-

MOBILE

✓ No

Yes

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Sprint Corp. Attn Bankruptcy Dept Name On which entry in Part 1 or Part 2 did you list the original creditor? PO Box 7949 Line 4.16 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Overland Park Kansas 66207 Last 4 digits of account number 3603 City State Zip Code ComEd On which entry in Part 1 or Part 2 did you list the original creditor? Name 3 Lincoln Center Line 4.5 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Oakbrook Terrace Illinois 60181 Last 4 digits of account number 9572 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Line 4.3 Part 1: Creditors with Priority Unsecured Claims Number Street one): Part 2: Creditors with Nonpriority Unsecured Claims CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code IL Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name

Line 4.3

of (Check

one):

Last 4 digits of account number

2701 S. Dirksen Parkway

Number

Springfield

City

Street

Illinois

State

62723

Zip Code

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

Claims

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Debtor 1 Kyahna Works Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.					
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$35,295.00		
	6i. Total. Add lines 6f through 6i.	6i.	\$35,295.00		

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Debtor 1	Kyahna	Works	Works	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			,	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DC	cument Page 33	01 70	
Fill in t	this infor	mation to identify your o	ase:			
Debto	r 1	Kyahna		Works		
Debio		Kyahna First Name	Middle Name	Last Name	-	
Debto						
(Spouse	e, if filing)	First Name	Middle Name	Last Name	_	
United	States E	Bankruptcy Court for the:	Northern	District of Illinois		
0				(State)	_	
(If know	number n)				-	
						Check if this is an
						amended filing
Offi	cial	Form 106H				
Cab	اربام	e H: Your Cod	dobtoro			40/45
<u>Scn</u>	eaui	e n: Your Cod	ieptors			12/15
). Answe	er every question. have any codebtors? (If		e to this page. On the top of		s, write your name and case number (if
	☐ No					
						tatas and tamita in a land. Aire and
2.			ou lived in a community p ada, New Mexico, Puerto Ri		tates and territories include Arizona,	
		o. Go to line 3.	,	, , ,	,	
	☐ Ye	es. Did your spouse, for	mer spouse, or legal equi	valent live with you at the tim	?	
		No		-		
		Yes. In which commu	nity state or territory did y	ou live?	Fill in the name and	current address of that person.
		Name of your spouse, t	former spouse, or legal equ			
		N				
		Number Street				
		City	State	Zip Code		
		o.i.j	Otato	<u> </u>		
3.	again a	s a codebtor only if tha	t person is a guarantor o	r cosigner. Make sure you ha	e listed the credite	with you. List the person shown in line 2 or on Schedule D (Official Form 106D), or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Column 2: The c	reditor to whom you owe the debt
[0.4]					Check all schedule	es that apply:
3.1	Works, S	Steve			Schedule	D, line
		10335 S Indiana Av	re		Schedule	E/F, line <u>4.1</u>
	Number		Illinaia	60600	Schedule	G, line
	Chicago City	1	Illinois State	60628 Zip Code		·
3 2	,	Oakiia	Jidio	<u>ip </u>		
3.2	Phillips, Name	Caivin			Schedule	D, line
	. 101110	10335 S Indiana Av	/e		Schedule	E/F, line4.2
	Number		<u>, - </u>			·
	Chicago		Illinois	60628	Schedule	G, line

60628

Zip Code

Chicago

City

Illinois

State

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Fill in this in	formation to identify	your case:				
Debtor 1	Kyahna First Name	Middle Name	Works Last N		Che	ock if this is:
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame		An amended filing
United States the: Case number	Bankruptcy Court for	Northern	_ District of Illi (S	inois State)		A supplement showing post-petition chapter 10 expenses as of the following date:
(If known)						MM / DD / YYYY
Official	Form 106I					
Schedu	le I: Your In	come				12/1
spouse. If mo number (if kr		, attach a separate she y question.		_	-	not include information about your ional pages, write your name and case
Fill in you information	ır employment		Debtor 1			Debtor 2
If you hav attach a se	e more than one job, eparate page with n about additional	Employment status	Emplo	oyed mployed		Employed Not Employed
employers		Occupation	Server			
•	art time, seasonal, or byed work.	Employer's name	ERJ Dining	_		
•	n may include student naker, if it applies.	Employer's address	3309 Colli Number Str			Number Street
			Louisville City	Kentucky State	40245 Zip Code	City State Zip Code
		How long employed there?	1 year 4 m	nonths		
Part 2: Giv	ve Details About N	onthly Income				
spouse unles	ss you are separated.	e more than one employer,			l employers fo	write \$0 in the space. Include your non-filing or that person on the lines below. If you need
		rry, and commissions (befo calculate what the monthly		2.	\$1,716.82	non-filing spouse
3. Estimat	e and list monthly over	time pay.		3.	+ \$0.00	
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	\$1,716.82	

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Debtor 1 Kyahna	Works	Case number (if		
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$1,716.82		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a	\$287.04		
5b. Mandatory contributions for retirement plans	5b	\$0.00		
5c. Voluntary contributions for retirement plans	5c	\$0.00		
5d. Required repayments of retirement fund loans	5d	\$0.00		
5e. Insurance	5e	\$0.00		
5f. Domestic support obligations	5f	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +	. <u> </u>	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	5f + 5g 6	\$287.04		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7	\$1,429.78		
8. List all other income regularly received:				
 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing 				
gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	d 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	ra			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefi under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:				
0. B	8f	\$0.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify: Est. Prorated Income Tax Refund	8h. + _	\$400.00 +	·	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$400.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$1,829.78	=	\$1,829.78
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives.	ır household, your de	ependents, your roomr		
Do not include any amounts already included in lines 2-10 or am	ounts that are not ava	allable to pay expenses	11	+ \$0.00
Specify:				φυ.σο
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies				
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			
No.				
Yes. Explain:				

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		Doc	nument Page 36 of 7	Ь	
Fill in this infor	mation to identify	your case:			
Debtor 1	Kyahna		Works		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	
	Bankruptcy Court f	or the: Northern	District of Illinois (State)	A supplement showir expenses as of the fo	ng post-petition chapter 13 Illowing date:
Case number (If known)			MM / DD / YYYY	-	
Official	Form 10	6J			
-		Expenses			12/15
Scriedur	e o. Tour	Exhelises			12/13
information. If		eded, attach another sheet to thi	are filing together, both are equa is form. On the top of any addition		
Part 1: Des	cribe Your Hou	ısehold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2 r	must file Official Forms 106J-2, Expe	enses for Separate Household of Del	otor 2.	
2. Do you have	e dependents?	No			
Do not list D	ebtor 1 and	Yes. Fill out this information for			oes dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Child	age wi	ith you? No.
			Office		Yes.
	enses include	☑ No			
than	f people other				
yourself and dependents	-	Yes			
Part 2: Estin	mate Your Onc	joing Monthly Expenses			
	_		you are using this form as a supp	lament in a Chantar 12 agr	and to report
	of a date after the		pplemental Schedule J, check th		
	•	non-cash government assistance uded it on Schedule I: Your Incom	-		Your expenses
	or home owners or the ground or lo	· · ·	Include first mortgage payments and	ľ	4.
	uded in line 4:				
4a. Real es		or renter's insurance			4a \$0.00
TD. FIUDE	CAT HOHIGOMHERS				

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kyahna Works Case number (if known) Last Name

I list Name ivilidie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$565.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$160.00
10. Personal care products and services	10.	\$89.00
11. Medical and dental expenses	11.	\$40.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
253. Temes mas a december of contactinium date	20e	\$0.00

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Debtor 1 K	yahna		Works	Case number (if known)		
F	irst Name	Middle Name	Last Name			_
21. Other.	Specify:				21	\$0.00
	ate your monthly ex					\$1,654.00
	d lines 4 through 21					\$0.00
		expenses for Debtor 2), if any,				\$1,654.00
22c. Ad	d line 22a and 22b.	The result is your monthly exp	enses.		22.	
23. Calcula	ate your monthly ne	t income.				
23a. Co	py line 12 (your com	bined monthly income) from	Schedule I.		23a	\$1,829.78
23b. Co	ppy your monthly exp	penses from line 22 above.			23b	\$1,654.00
		expenses from your monthly i	ncome.			\$175.78
Th	ne result is your mont	thly net income.			23c	-
24. Do vo u	expect an increase	e or decrease in your expen	ses within the vear after	ou file this form?		
_	•		·			
		t to finish paying for your car l ase or decrease because of a r				
		000 01 00010000 0000000 01 01		your mongago.		
☐ No						
✓ Ye	S					
	Explain here:					
		with her grandma and contribu	ites toward rent			
	Debtor lives v	with her grandina and contribt	ites toward rent.			

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Fill in this information to identify your case:							
Debtor 1	Kyahna		Works				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(otato)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pa	t 1: Sign Below									
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	☑ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and								
×	/s/ Kyahna Works	×								
	Signature of Debtor 1	Signature of Debtor 2								
	Date 4/23/2018 MM/DD/YYYY	Date MM/DD/YYYY								
	WHW/DD/TTTT	WHY/DD/TTTT								

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Fill in this info	rmation to identify your ca	ase:					
Debtor 1	Kyahna		Works				
Dalata a	First Name	Middle Na	me Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last Nam	e			
United States I	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	nt of Financia	l Affairs fo	r Individuals	Filina for	Bankrı	intcv	04/1
Be as comple information.	ete and accurate as pos If more space is neede lown). Answer every qu	ssible. If two mar d, attach a separ	ried people are filing	ogether, both	are equally	responsible for s	
Part 1: Give	e Details About Your I	Marital Status a	nd Where You Lived	Before			
1. What is	your current marital sta	tus?					
☐ Ma	ırried						
✓ No	t married						
2. During	the last 3 years, have yo	u lived anywhere o	other than where you liv	re now?			
	s. List all of the places you	u lived in the last 3	B years. Do not include we be provided by Dates Debtor 1 lived there	where you live no	w.		Dates Debtor 2 lived there
				Comp on I	Ochtor 1		
				Same as I	Debtor 1		Same as Debtor 1
	37 S Vernon Ave Apt. 2 mber Street		From	Number Street			From
			To			_	То
	icago Illinois	60637		0''	21.1		
City	y State	Zip Code		City Same as [State	Zip Code	Same as Debtor 1
				Odine as i	Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Street			From
			To				To
	2: :			0''	21.1		
City	y State	Zip Code		City	State	Zip Code	
and territo	e last 8 years, did you ev pries include Arizona, Califo Make sure you fill out Sc	rnia, Idaho, Louisia	na, Nevada, New Mexico,	Puerto Rico, Texa			

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Debtor 1 Kyahna Works Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$6367.34 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$19403.24 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$15000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$0.00 From January 1 of current year until 2017 Tax Refund \$4,800.00 the date you filed for bankruptcy: Est. LINK \$800.00 For last calendar year: \$0.00 (January 1 to December 31, 2017 Est. LINK \$2,400.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2016

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment State City Suppliers or Zip Code vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? nsiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are an general partner; partnerships of which you are a general partner; partnerships of which you are an efficer, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?	or 1	Kyahna			orks	Case number	(if known)
insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; opporations of which you are a general partner; owner of 20% or more of 10% owner of 20% or more of 10% owners of 20% or more of 10% or more of		First Name	Middle Name	Las	t Name		
Test List all payments to an insider. Dates of payment Dates of payment street Dity State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of paym	nsio orp iger	ders include your relative porations of which you a nt, including one for a b	es; any general partners are an officer, director, pusiness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Reason for this payment Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	✓		to an incider				
Number Street City State Zip Code		res. List all payments	to an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nasider? Producted payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment paid Include creditor's name Insider's Name Number Street Insider's Name Number Street		Number Street					
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Number Street Number Street	_	City State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider. No Yes. List all payments that benefited an insider. Dates of payment paid Street Insider's Name Number Street Number Street Number Street		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of		Number Street					
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment Include creditor's name		City State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	i nsi d Inclu	der? ude payments on debts	guaranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street				payment	paid	Still OWE	Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street		Number Street					
Number Street		City State	Zip Code				
		Insider's Name					
City State 7in Code		Number Street					
		City Ctata	Zin Code				

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Kyahna		Works	Case number (if known	7)	
		First Name Middle Name		Last Name			
11.		thin 90 days before you filed for bankruptcy counts or refuse to make a payment becau			bank or financial institution,	, set off any amou	ints from your
	✓	No Yes. Fill in the details.					
		1		Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
12.		hin 1 year before you filed for bankruptcy, voointed receiver, a custodian, or another of		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	✓	No					
	Ш	Yes List Certain Gifts and Contributions					
Part	5:	List Certain Girts and Contributions					
13.	Wi	ithin 2 years before you filed for bankruptcy	, did y	ou give any gifts with a	total value of more than \$60	0 per person?	
	✓	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

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	Kyahna	Works Case number (if kno	own)	
	First Name Middle Name	Last Name		
. Wit	hin 2 years before you filed for bankruptcy, di	id you give any gifts or contributions with a total value	of more than \$600	to any charity?
	No			
✓	No			
	Yes. Fill in the details for each gift or contribu	ition.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600	Describe what you contributed	contributed	Value
	that total more than \$600		Continbuted	
	Charity's Name			
	Number Street	_		
	Number Street			
	City State Zip Code	_		
	City State Zip Code			
	List Contain Lance			
rt 6:	List Certain Losses			
✓	No Yes. Fill in the details. Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	loss	lost
7.	List Certain Payments or Transfers			
	ado any anomojo, samaproj pomon proparoro,	or credit counseling agencies for services required in your	bankruptcy.	
	No	or credit counseling agencies for services required in your	bankruptcy.	
$\overline{\checkmark}$		or credit counseling agencies for services required in your	bankruptcy.	
✓	No	or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer	Amount of payment
✓	No Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm	Description and value of any property	Date payment or transfer	
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

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	1 Kyahna	Works	Case number (if known)
	First Name Middle Nan	ne Last Name	
he	fithin 1 year before you filed for bankrupto elp you deal with your creditors or to mak o not include any payment or transfer that yo	ce payments to your creditors?	ehalf pay or transfer any property to anyone who promi
_	⊒ No		
Ľ	No Silici di Lini		
L	Yes. Fill in the details.		
		Description and value of any p transferred	roperty Date Amount of paym payment or transfer was made
	Person Who Was Paid		
	Number Street		
	City State Zip Co	de	
	iclude both outright transfers and transfers m nd transfers that you have already listed on th No Yes. Fill in the details.		urity interest or mortgage on your property). Do not include
	_	Description and value of proper transferred	Prty Describe any property or payments received or debts paid in exchange made
	Person Who Received Transfer		
	Number Street		
	City State Zip Co	de la	
	City State Zip Co Person's relationship to you	de	
	·	rde	
	Person's relationship to you	rde	
	Person's relationship to you Person Who Received Transfer		
be	Person's relationship to you Person Who Received Transfer Number Street City State Zip Corperson's relationship to you Vithin 10 years before you filed for bankruleneficiary?	ode ptcy, did you transfer any property to a se	f-settled trust or similar device of which you are a
be	Person's relationship to you Person Who Received Transfer Number Street City State Zip Corperson's relationship to you fithin 10 years before you filed for bankrup	ode ptcy, did you transfer any property to a se	f-settled trust or similar device of which you are a
be	Person's relationship to you Person Who Received Transfer Number Street City State Zip Corperson's relationship to you fithin 10 years before you filed for bankrupeneficiary? These are often called asset-protection devices	ode ptcy, did you transfer any property to a se	f-settled trust or similar device of which you are a
be	Person's relationship to you Person Who Received Transfer Number Street City State Zip Corperson's relationship to you fithin 10 years before you filed for bankrupeneficiary? These are often called asset-protection devices.	ode ptcy, did you transfer any property to a se	

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Works Debtor 1 Kyahna Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred TCF Bank Checking XXXX-1234 11/2017 \$ 0.00 Person Who Was Paid Savings 1405 Xenium Ln N Ste 180 Number Street Money market Brokerage Minneapolis Minnesota 55441 Other State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? Name of Financial Institution Yes Number Street Number Street City State Zip Code City State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? **T** No Name of Storage Facility Name Yes Number Street Number Street City State Zip Code City State Zip Code

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Works Debtor 1 Kyahna Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb		Kyahna			Wor		Cas	se number (i	f known)		
		First Name	N	Middle Name	Last	Name					
26.	Hav	e you been a party	y in any judici	al or administr	ative procee	ding under	any environme	ntal law? In	nclude settlement	s and order	'S.
		No Yes. Fill in the det	ails.								
					Court or age	ncy		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet						On appeal
		_			City	State	Zip Code				Concluded
Pari	t 11:	Give Details Ab	oout Your Bu	usiness or Co	onnections t	to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, dic	l you own a b	usiness or	have any of the	following o	connections to an	y business?	
					-		activity, either	full-time or p	part-time		
		A member of A partner in a		lity company (L	LC) or limited	d liability pa	artnership (LLP)				
				aging executiv	ve of a corpor	ration					
		An owner of a	at least 5% of	the voting or e	equity securities	es of a corp	ooration				
	✓	No. None of the a	bove applies	. Go to Part 12	<u>-</u>						
		Yes. Check all that	at apply abov	e and fill in the							
					Describ	be the natu	are of the busine	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			Name o	of account	ant or bookkeeן	per	Dates business	s existed	
		City	State	Zip Code	_				From	_ To	
					Describ	be the natu	ire of the busine	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			- Nome	of account	ant or bookkee	ner	Dates business	existed	
		City	State	Zip Code	— Name (or account	ant or bookkee	pei	From	_To	
					Describ	be the nati	ure of the busine	ess	Employer Ident	tification nu	mber Do not
					2300711				include Social		
		Business Name			_				EIN:		
		Number Street			Name o	of account	ant or bookkeeן	per	Dates business	existed	
		City	State	Zip Code	_				From	_ To	

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Deb	tor 1	Kyahna		Works	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you ditors, or other partie No Yes. Fill in the details	PS.	give a financial statement t	o anyone about your business? Include all financial institutions,
				Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		City	State Zip Code		
Par	t 12:	Sign Below			
	true a	and correct. I underst kruptcy case can res	tand that making a false state sult in fines up to \$250,000, or	ment, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with rears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Kya	ahna Works of Debtor 1		Signature of Debtor 2
		Signature	Of Deptor 1		<u>o</u>
		Date 4/23	3/2018		Date
	✓ N Did y	lo ´es ou pay or agree to pa	pages to Your Statement of Fi		s Filing for Bankruptcy (Official Form 107)? cruptcy forms?
		lo			
	\square ,	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois	
In re	Kyahna Works		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSAT	ON OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of t	he petition in bankruptcy, or agree	d to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid	to me was:		
	✓ Debtor	Other (spec	ify)	
3.	The source of the compensation paid	I to me is:		
	✓ Debtor	Other (spec	ify)	
4.	I have not agreed to share the abmembers and associates of my la		ation with any other person unless	they are
		v firm. A copy of the agre	n with a other person or persons whement, together with a list of the na	
5.	In return for the above-disclosed fee, a. Analysis of the debtor's finan- bankruptcy;	-	egal service for all aspects of the baing advice to the debtor in determine	• •
	b. Preparation and filing of any	petition, schedules, state	ments of affairs and plan which ma	ay be required;
	c. Representation of the debtor	at the meeting of credito	rs and confirmation hearing, and a	ny adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings	s and other contested bankruptcy n	matters;
6.	By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following services	5:
		CERTI	FICATION	
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for payment t	to me for representation of the
	4/23/2018		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$398.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$88.76 for expenses, leaving a balance due of \$4,048.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/23/2018	
Signed:	1	
/s/ Kyał	nna Works	
		/s/ Morsheda Hashem
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Works, Kyahna	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	CONTRACTOR OF CREDITOR MAT	RIX		
Ti knowledge		rify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	4/23/2018	/s/ Works, Kyahn	a		
		Works, Kyahna Signature of Debi	tor		

CHRYSLER Capital PO BOX 961275 FORT WORTH, TX, 76161

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG, SC, 29302

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

Sprint Corp. Attn Bankruptcy Dept PO Box 7949 Overland Park, KS, 66207

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX, 75240

ComEd 1919 Swift Drive Oak Brook, IL, 60523

SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, NY, 11735

RENT RECOVER 220 Gerry Drive Wood Dale, IL, 60191

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

HARRIS 111 WEST JACKSON BOULEVARD SUITE 400 CHICAGO, IL, 60604 CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago, IL, 60606

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

IL Tollway PO Box 5544 Chicago, IL, 60608

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Debtor 1 Kyahna First Name	Work Middle Name Last N		umber (if known)	
	estions for Reporting Purposes	vaino		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily but	marily for a personal, family siness debts? Business de stment or through the ope	y, or household purpose." ebts are debts that you incurre ration of the business or inve	ed to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.		exempt property is excluded a e to unsecured creditors?	nd administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50, ☐ 50,001-100 ☐ More than	0,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
Part 7: Sign Below	Lhave everyined this petition, and	I dodaro un dor non altu ef r	avirus, that the information on	
For you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. I under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	ter 7, I am aware that I may nderstand the relief availabed did not pay or agree to pay and read the notice require the chapter of title 11, Unit nent, concealing property, a can result in fines up to \$ 19, and 3571.	proceed, if eligible, under Chole under each chapter, and I of someone who is not an attorized by 11 U.S.C. § 342(b). ted States Code, specified in or obtaining money or proper	napter 7, 11,12, or 13 choose to proceed rney to help me fill this petition.
	/s/ Kyanna works t	*	Signature of Debtor 2	
	Executed on		Executed on	
	connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151 /s/ Kyahna Works Signature of Debtor 1	e can result in fines up to \$19, and 3571.	Signature of Debtor 2	r up to 20 years, or

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Fill in this inform	nation to identify your c	ase:			
Debtor 1	Kyahna		Works		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Officed States D	annuptey Court for tite.	Northern	(State)	_	
Case number (If known)				_	
					Check if this is a
Official	Form 106De	eC .			amended filing
Declarati	on About an	— Individual Deb	tor's Schedules	.	12/1
			onsible for supplying correc		
money or prope	erty by fraud in connect			aking a false statement, concealing pro \$250,000, or imprisonment for up to 20	
U.S.C. §§ 152, 1	1341, 1519, and 3571.				
Part 1: Sign	Below				

Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out ban	kruptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptcy	Petition Preparer's Notice, Declaration, and	
********			Signature (Official F	Form 119).	
Under per	nalty of perjury, I declar	e that I have read the su	mmary and schedules filed	with this declaration and	
	are true and correct.	10			
🗶 /s/ Kyahr	na Works	TENO	×		

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 4/23/2018

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Deb	btor 1 Kyahna	Works	Case number (if known)
	First Name Middle Name	Last Name	
28.	 Within 2 years before you filed for bankruptcy, did y creditors, or other parties. No Yes. Fill in the details below. 	rou give a financial state	ment to anyone about your business? Include all financial institutions,
	_	Date issued	
	Name	MM/DD/YYYY	_
		_	
	Number Street		
	City State Zip Code	_	
Par	rt 12: Sign Below		
	true and correct. I understand that making a false st a bankruptcy case can result in fines up to \$250,000	atement, concealing pro	hments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 4/23/2018		Date
	Did you attach additional pages to Your Statement o	f Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
	✓ No		
	Yes		
	Did you pay or agree to pay someone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
	▼ No		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Works, Kyahna Debtor(s)	Case No	
		Chapter. Cha	pter13
	VERIFICATIO	N OF CREDITOR MATRIX	
The nowledge.	e above named Debtors hereby verify that the	e attached list of creditors is true and corre	ct to the best of their
∂ate:	4/23/2018	/s/ Works, Kyahna Works, Kyahna Signature of Debtor	55

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Debte	or 1 Kyahna First Name	Middle Name	Works Last Name	Case number (if known)	
16.		amily income that applies to y			
	16a. Fill in the state in w	STANDARD ST	Illinois		
	16b. Fill in the number o	f people in your household.	2		
	16c. Fill in the median fa	mily income for your state and si	ze of		\$68,687.00
	household	fied in the senarate instructions for		a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or this form. This list me	as be available at the banking toy clock 3 office.	
				form, check box 1, <i>Disposable income is not determined</i> in of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Disposa	ok box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Copy your total average	e monthly income from line 11	*		\$1,694.18
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjusti	ment does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,694.18
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	ANDARDORADORAL SECULIA SERVICIO SE SE E E E			\$1,694.18
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the ye	ar for this part of the for	m.	\$20,330.16
	20c. Copy the median fa	amily income for your state and s	ize of household from I	ine 16c.	\$68,687.00
21.	How do the lines comp	are?			
		n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	Du signing have 1 de	and an annual and an annual and an animal and an animal and an annual and an animal and animal and animal and animal animal and animal animal and animal ani	A Al :- 6 Al- :		
	by signing nere, i de	eciare under penalty of perjury that	at the information on thi	is statement and in any attachments is true and correct.	
	🗶 /s/ Kyahna W	/orks	×		
	Signature of Del	otor-1	_	Signature of Debtor 2	
	Date 4/23/201 MM/DD/			Date MM/DD/YYYY	
		do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w		9 of that form, copy your current monthly income from lin	e 14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$398.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$88.76 for expenses, leaving a balance due of \$4,048.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/23/2018	
Signed:		
/s/, Kyahr Debtor(s)	na Works	/s/ Morsheda Hashem Monday Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Client,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Sections 3.1, 3.2, or 3.3 of the model plan(for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- a. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- b. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Accepted: